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## I. Potential References of Interest

### A. Dialog

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17/3,K/28 (Item 1 from file: 160)  
DIALOG(R)File 160: Gale Group PROMT(R)  
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00908554  
NCR has developed a check-dispensing terminal that may be used in stores by  
purchasers who want to draw on their bank accounts for payment.  
New York Times May 28, 1983 p. 22

The terminal will have an **identification card** reader, a handwriting **identifier** and a **bank connection** to disclose the monetary balance. There is a keyboard for designating the sum of the...

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22/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0008641533 - Drawing available  
WPI ACC NO: 1998-178869/199816  
Related WPI Acc No: 2000-637301; 2001-502207  
XRPX Acc No: N1998-141574  
Prescheduled activity validation method with prepayment of monies - eliminating paper tickets by storing prepayment and reservation data in central data **bank**, and issuing individual **identification card** with stored number **corresponding** to individual  
Patent Assignee: PUGLIESE A V (PUGL-I)  
Inventor: GOHEEN J R  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 5724520 A 19980303 US 199374072 A 19930608 199816 B  
US 1994342658 A 19941121

Priority Applications (no., kind, date): US 199374072 A 19930608; US 1994342658 A 19941121

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
US 5724520 A EN 9 3 Continuation of application US 199374072

...eliminating paper tickets by storing prepayment and reservation data in central data **bank**, and issuing individual **identification card** with stored number **corresponding** to individual

Alerting Abstract ...is accessed from the individual. Reservation and prepayment data are stored in a central data **bank**, and a plastic **identification card** is issued to the individual. The **card** contains a stored **identification** number corresponding to the individual. The **identification card** is used at predetermined locations to verify the reservation and prepayment data stored in the...

...prepayment data of the individual are deleted after the individual completes the activity. The same **identification card** is used for additional prescheduled activities without the need for a new **identification card** prior to each activity. This is because the stored number continues to identify a particular...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...the individual; storing reservation and prepayment data in a central data bank; issuing a plastic **identification card** to the individual, the **card** having stored thereon **only an identification number** corresponding to the individual; using the **identification card** at predetermined locations to verify the reservation and prepayment data **stored** in the central data **bank** for the pre-scheduled activity, the **identification card** being used for **automatic** validation at the predetermined locations to **permit** the individual to participate in the activity without requiring a paper ticket; and deleting the reservation...

...individual from the central data bank after the individual completes the activity; whereby the same **identification card** is used **over** and over again for additional prescheduled activities without the need for either issuing a new **identification card** or ticket or for updating the **identification card** prior to each prescheduled activity because the **identification card** and the number stored thereon **continue to identify** a particular individual after the individual's **reservation** and pre-payment data for a particular activity is deleted from the central data bank.

## **II. Inventor Search Results from Dialog**

15/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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00218165

Technique for reducing RSA crypto variable storage.  
Verfahren zum Vermindern der fur eine RSA-Verschlüsselung benötigten  
veränderlichen Speicherkapazität.  
Methode pour reduire la memoire variable nécessaire pour le chiffrage RSA.  
PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE; FR; GB)

INVENTOR:

Matyas, Stephen Michael, R.D. 5, Box 19F, Kingston New-York 12401, (US)

LEGAL REPRESENTATIVE:

Kilginn, Neil Arthur (32601), IBM United Kingdom Limited Intellectual  
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 202768 A2 861126 (Basic)

EP 202768 A3 881109

EP 202768 B1 920715

APPLICATION (CC, No, Date): EP 86302861 860416;

PRIORITY (CC, No, Date): US 728717 850430

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): G07F-007/10; H04L-009/00;

ABSTRACT WORD COUNT: 227

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B (English) EPBBF1 1147

CLAIMS B (German) EPBBF1 733

CLAIMS B (French) EPBBF1 777

SPEC B (English) EPBBF1 8554

Total word count - document A 0

Total word count - document B 11211

Total word count - documents A + B 11211

...SPECIFICATION of retailers or service suppliers' data processing  
equipment. Point of sale (POS) is the name **given**  
**to retailers' data**

**processing** systems in which checkout or sale

**point cash registers** are

**connected** to a data processing system. Such a system

provides the consumer with an electronic method...

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15/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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00152207

Method of securing simple codes.  
Verfahren zur Sicherung von einfachen Kodien.  
Procéde pour rendre sûrs des codes simples.  
PATENT ASSIGNEE:

ESSELTE SECURITY SYSTEMS AB, (617400), Box 81038, S-104 81 Stockholm,  
(SE), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL)

INVENTOR:

Rothfjell, Eric, Lotsvagen 4, S-952 00 Kalix, (SE)

LEGAL REPRESENTATIVE:

Ortenblad, Bertil Tore (23911), Norens Patentbyra AB Banergetan 73,  
S-11526 Stockholm, (SE)

PATENT (CC, No, Kind, Date): EP 130953 A2 850109 (Basic)

EP 130953 A3 880727

EP 130953 B1 911009

APPLICATION (CC, No, Date): EP 84850199 840620;

PRIORITY (CC, No, Date): SE 833800 830701

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL

INTERNATIONAL PATENT CLASS (V7): G06K-019/08; G07F-007/08; B42D-015/02;

ABSTRACT WORD COUNT: 180

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B (English) EPBBF1 328

CLAIMS B (German) EPBBF1 318

CLAIMS B (French) EPBBF1 350

SPEC B (English) EPBBF1 2428

Total word count - document A 0

Total word count - document B 3424

Total word count - documents A + B 3424

...SPECIFICATION be contained in a line code for easy reading by a machine.

On a credit **card**, for example, the maximum  
amount per purchase and/or other information, for  
example, the **identification card**  
number of the person, the **bank**  
**account number**, to which the credit  
card is **connected**, can be stored in a simple  
mechanically readable code, for example a line code.  
It...

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15/3,K/3 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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01834993 Supplier Number: 24641960  
Proton Reloading Through Mobile Phones  
(Proton World International to allow cardholders to reload value onto their  
cards through their mobile phones)  
Card Fax, v 1999, n 91, p 1  
May 10, 1999  
DOCUMENT TYPE: Electronic Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 199

TEXT:

...can accommodate two smart cards. The first card, in Proton's case, a

Gemplus Subscriber **Identification** Module (SIM) **card**, enables phone customers to **connect** to their **banks'** servers. The customers punch in their personal **identification numbers** on the keypads of their phones. The **cash** is sent to the second **card**, an e-purse card, over the air. Hoping to spur use of their cards, e...

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15/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
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04572348 Supplier Number: 59096288 (USE FORMAT 7 FOR FULLTEXT)  
PHOTON RELOADING THROUGH MOBILE PHONES.(Brief Article)  
CardFAX, v1999, n91, p2  
May 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 199

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...can accommodate two smart cards. The first card, in Proton's case, a Gemplus Subscriber **Identification** Module (SIM) **card**, enables phone customers to **connect** to their **banks'** servers. The customers punch in their personal **identification numbers** on the keypads of their phones. The **cash** is sent to the second **card**, an e-purse card, over the air. Hoping to spur use of their cards, e...

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15/3,K/5 (Item 1 from file: 813)  
DIALOG(R)File 813: PR Newswire  
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1226323 CLW005  
Diebold to Implement First Multi-Financial Campus Network at Penn State

DATE: February 11, 1998 09:01 EST WORD COUNT: 509

... providing a smart card system that will allow Penn State University students to use their **identification** cards to **link** to the **financial institut** **ution** of their choice. This is the first system that will allow students to add stored...

... able to transfer funds from their checking account to the embedded computer chip on their **identification**

**card** and their campus account. **Value** is transferred by using one of the many **card** **value** centers located throughout Penn State's 23 campuses. The identification cards can then be used...

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15/3,K/6 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
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07059039 Supplier Number: 59096288 (USE FORMAT 7 FOR FULLTEXT)  
PHOTON RELOADING THROUGH MOBILE PHONES.(Brief Article)  
CardFAX, v1999, n91, p2  
May 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 199

(USE FORMAT 7 FOR FULLTEXT)

#### ABSTRACT:

##### TEXT:

...can accommodate two smart cards. The first card, in Proton's case, a Gemplus Subscriber **Identification** Module (SIM) **card**, enables phone customers to **connect** to their **banks'** sewers. The customers punch in their personal **identification** **numbers** on the keypads of their phones. The **cash** is sent to the second **card**, an e-purse card, over the air. Hoping to spur use of their cards, e...

13/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0016213486 - Drawing available  
WPI ACC NO: 2006-745129/200676  
Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053;  
2006-745127; 2006-745128

XRPX Acc No: N2006-578602  
Gift certificate issuing method for use on credit card, involves identifying and accessing stored account data associated with financial account, where stored data has account identifier  
Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: JINDAL S K; JORASCH J A;  
LECH R R; TEDESCO D E;  
WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20060213985	A1	20060928	US 1996762128	A	19961209	200676 B
		US 1997858738	A	19970519		
		US 2006013361	A	20000710		
		US 2006423161	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423161 A 20060609

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060213985	A1	EN	24	14	C-I-P of application US 1996762128
					C-I-P of application US 1997858738
					Continuation of application US
2000613361					C-I-P of patent US 5798508

Inventor: **JINDAL S K...**

...**JORASCH J A...**

...**LECH R R...**

...**TEDESCO D E...**

...**WALKER J S**

Alerting Abstract ...the financial account from which funds will be drawn to support gift certificate transaction. A **gift certificate** with the certificate **identifier** is produced, and the gift certificate is distributed to an owner of the financial account. USE - Used for issuing and **redeeming a gift certificate** drawn on a credit **card** or financial account...

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**WALKER, JAY S...**

...**Tedesco, Daniel E...**

...**Jorasch, James A...**

...**Lech, Robert R...**

...**Jindal, Sanjay K**

Examiner:

Original Abstracts:

The present invention relates to a method and apparatus for issuing and **redeeming a gift certificate** drawn on a credit **card** or other financial account. The present invention includes a first aspect directed to a merchant...  
...to a credit card issuer central controller. According to the first aspect, a method for **redeeming a gift certificate** drawn on a financial account is disclosed including the steps of receiving a **gift certificate** for payment of an identified

**value**, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that **redemption** of the **gift certificate** is authorized, from said central server and receiving a payment from the account issuer based

...

Claims:

...said stored data including an account identifier; determining a certificate identifier corresponding to said account **identifier**; producing a **gift certificate** including thereon said certificate **identifier**; anddistributing said **gift certificate** to an owner of said financial account.

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13/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX  
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0016213485 - Drawing available

WPI ACC NO: 2006-745128/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053;  
2006-745127; 2006-745129

XRPX Acc No: N2006-578601

Gift certificate issuing and management method involves producing and issuing **gift certificate** including certificate **identifier** corresponding to account identifier included in accessed stored account data associated with financial account

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: JINDAL S K; JORASCH J A;

LECH R R; TEDESCO D E;

WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20060213984	A1	20060928	US 1996762128	A	19961209	200676 B
		US 1997858738	A	19970519		
		US 2000613361	A	20000710		
		US 2006423158	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423158 A 20060609

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20060213984	A1	EN	24	14	C-I-P of application	US 1996762128
					C-I-P of application	US 1997858738
					Continuation of application	US
2000613361					C-I-P of patent	US 5798508

Gift certificate issuing and management method involves producing and issuing **gift certificate** including certificate **identifier** corresponding to account identifier included in accessed stored account data associated with financial account

Inventor: JI NDAL S K...

...JORASCH J A...

...LECH R R...

...TEDESCO D E...

...WALKER J S

Alerting Abstract ...to the account identifier is then determined. A gift certificate is produced including the certificate identifier. The gift certificate is then distributed to the owner of the financial account. USE - For issuing and managing gift certificates which can be issued and redeemed in conjunction with credit card accounts...

...ADVANTAGE - Ensures a more secure redeeming of gift certificates associated with a credit card or other financial accounts such as checking accounts and saving accounts linked to ATM (automated...

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

WALKER, JAY S...

...Tedesco, Daniel E...

...Jorasch, James A...

...Lech, Robert R...

...Jindal, Sanjay K

Examiner:

Original Abstracts:

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant...

...to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based ...

Claims:

...said stored data including an account identifier; determining a certificate identifier corresponding to said account identifier; producing a gift

**certificate** including thereon said certificate  
**identifier**; anddistributing said **gift**  
**certificate** to an owner of said financial account.

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13/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WIPIX  
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0016213484 - Drawing available  
WPI ACC NO: 2006-745127/200676  
Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053;

2006-745128; 2006-745129

XRPX Acc No: N2006-578600

Gift certificate issuing method involves determining certificate identifier  
corresponding to account identifier of account data associated with  
financial account

Patent Assignee: JINDAL S K (JIND-1); JORASCH J A (JORA-I); LECH R R  
(LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: JI NDAL S K; JORASCH J A;

LECH R R; TEDESCO D E;

WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20060213983	A1	20060928	US 1996762128	A	19961209	200676 B
		US 1997858738		A	19970519	
		US 2000613361		A	20000710	
		US 2006423160		A	20060609	

Priority Applications (no., kind, date): US 1996762128 A 19961209; US  
1997858738 A 19970519; US 2000613361 A 20000710; US 2006423160 A  
20060609

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060213983	A1	EN	22	14	C-I-P of application US 1996762128
					C-I-P of application US 1997858738
					Continuation of application US
2000613361					C-I-P of patent US 5798508

Inventor: JI NDAL S K...

...JORASCH J A...

...LECH R R...

...TEDESCO D E...

...WALKER J S

Alerting Abstract ...A certificate identifier corresponding to the  
account identifier of the account data, is determined. The  
**gift certificate** including the  
**certificate identifier** is distributed to a owner of the  
financial account....ADVANTAGE - The gift certificates associated with the  
credit **card** and financial account, can be more securely

**redeemed.**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**WALKER, JAY S...**

**...Tedesco, Daniel E...**

**...Jorasch, James A...**

**...Lech, Robert R...**

**...Jindal, Sanjay K**

Examiner:

Original Abstracts:

The present invention relates to a method and apparatus for issuing and **redeeming a gift certificate** drawn on a credit **card** or other financial account. The present invention includes a first aspect directed to a merchant...

...to a credit card issuer central controller. According to the first aspect, a method for **redeeming a gift certificate** drawn on a financial account is disclosed including the steps of receiving a **gift certificate** for payment of an identified **value**, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that **redemption** of the **gift certificate** is authorized, from said central server and receiving a payment from the account issuer based ...

Claims:

...said stored data including an account identifier; determining a certificate identifier corresponding to said account **identifier**; producing a **gift certificate** including thereon said certificate **identifier**; and distributing said **gift certificate** to an owner of said financial account.

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13/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WIPIX

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0010636423 - Drawing available

WPI ACC NO: 2001-243385/200125

Related WPI Acc No: 1998-348758; 2001-181020; 2002-113053; 2006-745127; 2006-745128; 2006-745129

XRPX Acc No: N2001-173154

Gift certificate issuing method for transaction processing, involves determining certificate **identifier** and producing **gift certificate** including determined

certificate **identifier** for distributing to owner

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; LECH R R;

TEDESCO D E; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6193155	B1	20010227	US 1996762128	A	19961209	200125 B
			US 1997858738	A	19970519	
			US 1997997680	A	19971223	

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 1997997680 A 19971223

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 6193155	B1	EN	28	14	C-I-P of application	US 1996762128
					C-I-P of application	US 1997858738
					C-I-P of patent	US 5798508

Gift certificate issuing method for transaction processing, involves determining certificate **identifier** and producing **gift certificate** including determined certificate **identifier** for distributing to owner

Inventor: JORASCH J A...

...LECH R R...

...TEDESCO D E...

...WALKER J S

Alerting Abstract ...financial account and including an account identifier, is identified and accessed and a corresponding certificate **identifier** is determined. A **gift certificate** including certificate **identifier** is produced and distributed to owner of the financial account....Method of **redeeming gift certificate**; Method of authorizing the **redemption of gift certificate**; Method of utilizing **gift certificate**; Computer readable storage medium; Apparatus for issuing, **redeeming** and authorizing **redemption of gift certificate**; System for issuing **redeeming** and authorizing **redemption of gift certificate**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

Walker, Jay S...

...Tedesco, Daniel E...

...Jorasch, James A...

...Lech, Robert R

Examiner:

Original Abstracts:

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant...

...to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based ...

Claims:

...said stored data including an account identifier; determining a certificate identifier corresponding to said account identifier; producing a gift certificate including thereon said certificate identifier; and distributing said gift certificate to an owner of said financial account.

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13/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010576509 - Drawing available

WPI ACC NO: 2001-181020/200118

Related WPI Acc No: 1998-348758; 2001-243385; 2002-113053; 2006-745127; 2006-745128; 2006-745129

XRPX Acc No: N2001-128961

Product display system for purchase, selects product codes based on initial credit value and then based on adjusted credit value after purchase

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: JORASCH J A; TEDESCO D E;

VANLUCHEENE A S; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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US 6138106	A	20001024	US 1997858738	A	19970519	200118 B
			US 1997994124	A	19971219	

Priority Applications (no., kind, date): US 1997858738 A 19970519; US 1997994124 A 19971219

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6138106	A	EN	24	9	C-I-P of application US 1997858738

Original Titles:

Dynamically changing system for fulfilling concealed  
**value gift**  
**certificate** obligations.  
Inventor: JORASCH J A...

...TEDESCO D E...

...WALKER J S

Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining **gift certificate** **redeeming** method.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:  
**Tedesco, Daniel E...**

...Jorasch, James A...

...Walker, Jay S

Examiner:

Original Abstracts:

...operator and similarly stored in a database with their corresponding prices. Upon receipt of a **gift certificate identifier**, the corresponding **value** is retrieved from the database, and used to identify a selection of gifts affordable with...

...cost of the gifts. As gifts are selected for purchase by the redeemer, the concealed **value** of the **gift certificate** is reduced by the cost of the selected gifts, and new sets of affordable gifts...

...the redeemer. Gifts may also be 'returned,' and the value added back into the concealed **value** of the **gift certificate**. The redeemer can thus select gifts in an interactive, game-type manner.

Claims:

**Claim 9.** A system for processing a **gift certificate** having a concealed **value**, comprising: a processor; a memory connected to said processor, said memory storing plurality of...  
...codes; said processor operative to determine an initial value at least equal to said concealed **value** of said **gift certificate**, select from said plurality of product prices a first subset of product prices equal to...

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13/3,K/6 (Item 6 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0009182418 - Drawing available  
WPI ACC NO: 1999-106245/199909  
XRPX Acc No: N1999-076642

Syndicated sale of insurance policy apparatus - has program which receives policy information, transmits invitation to offer to buy share in underwriting of policy showing at least part of policy information, then receives offer to buy share including collateral information

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); WALKER DIGITAL LLC (WALK-N)

Inventor: SPARICO T M; **WALKER J S**

Patent Family (4 patents, 80 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1999001810	A2	19990114	WO 1998US13720	A	19980701	199909 B
AU 199882812	A	19990125	AU 199882812	A	19980701	199923 E
US 6119093	A	20000912	US 1997886256	A	19970701	200046 E
US 6937990	B1	20050830	US 1997886256	A	19970701	200557 E
			US 1999469130	A	19991221	

Priority Applications (no., kind, date): US 1997886256 A 19970701; US 1999469130 A 19991221

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1999001810	A2	EN	69	14	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199882812	A	EN	Based on OPI patent	WO 1999001810
US 6937990	B1	EN	Continuation of application	US 1997886256

Continuation of patent US 6119093

...Inventor: **WALKER J S**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Walker, Jay S...**

...**Walker, Jay S...**

...**WALKER, Jay, S**

Examiner:

Claims:

...a share in the underwriting of the insurance policy, the received electronic data including an **identifier** of a **credit card** account against which a risk cost to the buyer can be collateralized, initiating an electronic communication with an issuer of the credit card...

...cover the risk cost; and electronically initiating a credit freeze with respect to the **credit card** account, so as to secure a credit **amount** necessary to cover the risk cost, wherein the credit freeze is a freeze against available credit...

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13/3,K/7 (Item 7 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0008968337 - Drawing available  
WPI ACC NO: 1998-521602/199844  
Related WPI Acc No: 2003-039780  
XRPX Acc No: N1998-407364

Telephone time awarding system e.g. for using service - has slot machines each having connected integrated with slot card reader and networking to slot network server to transmit digitally encoded data and other information between each other

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; WALKER J S

Patent Family (7 patents, 79 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1998042123	A1	19980924	WO 1998US5305	A	19980319	199844
AU 199867628	A	19981012	AU 199867628	A	19980319	199907 E
US 5909486	A	19990601	US 1997820500	A	19970319	199929 E
US 6229879	B1	20010508	US 1997820500	A	19970319	200128 E
			US 199844883	A	19980320	
US 6327351	B1	20011204	US 1997820500	A	19970319	200203 E
			US 199845952	A	19980323	
US 6368215	B1	20020409	US 1997820500	A	19970319	200227 E
			US 199844882	A	19980320	
US 6377669	B1	20020423	US 1997820500	A	19970319	200232 E
			US 199844881	A	19980320	

Priority Applications (no., kind, date): US 1997820500 A 19970319; US 199844881 A 19980320; US 199844882 A 19980320; US 199844883 A 19980320; US 199845952 A 19980323

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1998042123	A1	EN	34	5	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199867628	A	EN	Based on OPI patent	WO 1998042123
US 6229879	B1	EN	Division of application	US 1997820500

US 6327351	B1	EN	Division of patent	US 5909486
			Division of application	US 1997820500

US 6368215	B1	EN	Division of application	US 1997820500
US 6377669	B1	EN	Division of application	US 1997820500

Inventor: JORASCH J A...

...WALKER J S

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**WALKER J S...**

...**JORASCH J A...**

...**Walker, Jay S...**

...**Jorasch, James A...**

...**WALKER, JAY, S., 124 SPECTACLE LANE, RIDGEFIELD, CT 06877,  
US...**

...**JORASCH, JAMES, A., 25 FOREST STREET # 5G, STAMFORD, CT 06901,  
US**

Examiner:

Claims:

...A slot machine comprising:a reader for receiving  
a player card and  
for reading a player identifier from the player  
card; and a controller for generating a random event for  
each play of said slot machine...  
...remote server for storage of the telephone time in a data record  
associated with the player identifier./> ol>

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13/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008803555 - Drawing available

WPI ACC NO: 1998-348758/199830

Related WPI Acc No: 2001-181020; 2001-243385; 2002-113053; 2006-745127;  
2006-745128; 2006-745129

XRPX Acc No: N1998-272153

Distribution method for post-paid traveller's cheques - using credit  
card account identifier received by  
cheque seller from buyer so that lock can be placed against identified

account for lock value of portion of total cheque value

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: CASE S T; CASE T S; **WALKER J S**

Patent Family (5 patents, 79 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1998026376	A2	19980618	WO 1997US22564	A	19971209	199830 B
US 5798508	A	1998025	US 1996762128	A	19961209	199841 E
AU 199856926	A	19980703	AU 199856926	A	19971209	199847 E
EP 1016043	A2	20000705	EP 1997953120	A	19971209	200035 E
			WO 1997US22564	A	19971209	
JP 2000509860	W	20000802	WO 1997US22564	A	19971209	200042 E
			JP 1998526898	A	19971209	

Priority Applications (no., kind, date): US 1996762128 A 19961209

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 1998026376 A2 EN 53 10

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CU CZ DE DK EE ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT UA UG UZ VN YU ZW

Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH GM  
GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199856926 A EN Based on OPI patent WO 1998026376

EP 1016043 A2 EN PCT Application WO 1997US22564

Based on OPI patent WO 1998026376

Regional Designated States,Original: AL AT BE CH DE DK ES FI FR GB GR IE  
IT LI LT LU LV MC MK NL PT RO SE SI

JP 2000509860 W JA 55 PCT Application WO 1997US22564

Based on OPI patent WO 1998026376

...using credit **card** account identifier  
**received** by cheque seller from buyer so that lock can be  
placed against identified account for...  
...Inventor: **WALKER J S**

Alerting Abstract ...The receiving step involves receiving from the user  
an account **identifier** comprising a credit  
**card** account number. The communicating step involves  
communicating a request for a lock against the identified credit  
**card** account for a lock **value** of at  
least a portion of the total monetary **value** to a credit  
**card** clearing housing coupled by a communication network  
...

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**WALKER J S...**

...**WALKER, Jay, S...**

...**WALKER J S...**

...Walker, Jay S...

...WALKER, JAY, S., 124 SPECTACLE LANE, RIDGEFIELD, CT 06877,  
US

Examiner:

Original Abstracts:

...the identified account for a lock value of at least a portion of the total **value**. Preferably, the identified account is a credit **card** account. The lock **value** and the credit **card** account number are communicated to a credit card clearing house and an authorization that a lock equal to the lock **value** has been placed against the credit **card** account is then **received** from the credit **card** clearing house. Information identifying the credit card account of the buyer of each traveler's...

...the identified account for a lock value of at least a portion of the total **value**. Preferably, the identified account is a credit **card** account. The lock **value** and the credit **card** account number are communicated to a credit card clearing house and an authorization that a lock equal to the lock **value** has been placed against the credit **card** account is then **received** from the credit **card** clearing house. Information identifying the credit card account of the buyer of each traveler's...

...the identified account for a lock value of at least a portion of the total **value**. Preferably, the identified account is a credit **card** account. The lock **value** and the credit **card** account number are communicated to a credit card clearing house and an authorization that a lock equal to the lock **value** has been placed against the credit **card** account is then **received** from the credit **card** clearing house. Information identifying the credit card account of the buyer of each traveler's...

Claims:

### III. Text Search Results from Dialog

#### A. Full-Text Databases

Set	Items	Description
S1	4355812	(CARD OR GIFTCARD? ? OR GIFT()()CARD? ? OR CERTIFICATE OR VOUCHER OR CARD OR NEGOTIABLE()INSTRUMENT? ?) OR (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE-( )PAY OR PAID)()()FUND? ? OR ACCOUNT? ? OR CARD? ?)
S2	140828	S1(3N)(IDENTIFIER OR IDENTIFIER? ? OR ID OR IDENTIFICATION OR IDENTIT?)
S3	35452	(BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)()()INSTITUTION? ? OR ENTITY OR ENTITIES))(7N)((IDENTIF? OR ACCOUNT-()NUMBER? ? OR ACCOUNTNUMBER OR IDENTIFICATION? ? OR IDENTIF-ER??)
S4	1410	S3(7N)(LINK? OR CONNECT? OR MAP? OR CORRESPOND? OR ASSOCIA-T?)
S5	164457	S1(7N)(REDEEMED OR REDEMPTION OR REDEEMING OR COLLECT OR R-

ECEIVE?? OR RECOVERY OR RETRIEVING)  
S6 293793 S1(7N)(VALUE OR AMOUNT OR MONEY OR MONIES OR CASH)  
S7 21836 AU=(WALKER, J? OR WALKER J? OR WALKER(2N)J? OR TEDESCO, D?  
OR TEDESCO D? OR TEDESCO(2N)D? OR JORASCH, J? OR JORASCH J? OR  
JORASCH(2N)J? OR LECH, R? OR LECH R? OR LECH(2N)R? OR JINDAL,  
S? OR JINDAL S? OR JINDAL(2N)S?)  
S8 861 S7 AND S1  
S9 122 S8 AND S2  
S10 17 S9 AND S3  
S11 2 S10 AND S4  
S12 2036 S2(50N)S3  
S13 98 S12(25N)S4  
S14 27 S13(25N)(S5:S6)  
S15 6 S14 NOT AY>1997  
S16 48 S13 NOT AY>1997  
S17 42 S16 NOT S15

?

15/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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00218165

Technique for reducing RSA crypto variable storage.  
Verfahren zum Vermindern der fur eine RSA-Verschlusselung benotigten  
veranderlichen Speicherkapazitat.  
Methode pour reduire la memoire variable necessaire pour le chiffrage RSA.  
PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Matyas, Stephen Michael, R.D. 5, Box 19F, Kingston New-York 12401, (US)  
LEGAL REPRESENTATIVE:

Killgren, Neil Arthur (32601), IBM United Kingdom Limited Intellectual  
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)  
PATENT (CC, No, Kind, Date): EP 202768 A2 861126 (Basic)

EP 202768 A3 881109

EP 202768 B1 920715

APPLICATION (CC, No, Date): EP 86302861 860416;

PRIORITY (CC, No, Date): US 728717 850430

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): G07F-007/10; H04L-009/00;

ABSTRACT WORD COUNT: 227

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B (English) EPBBF1 1147

CLAIMS B (German) EPBBF1 733

CLAIMS B (French) EPBBF1 777

SPEC B (English) EPBBF1 8554

Total word count - document A 0

Total word count - document B 11211

Total word count - documents A + B 11211

...SPECIFICATION of retailers or service suppliers' data processing  
equipment. Point of sale (POS) is the name **given**  
**to** retailers' **data**

processing systems in which checkout or sale point cash registers are connected to a data processing system. Such a system provides the consumer with an electronic method...

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15/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
(c) 2010 European Patent Office. All rights reserved.

00152207

Method of securing simple codes.

Verfahren zur Sicherung von einfachen Kodern.

Procédé pour rendre sûrs des codes simples.

PATENT ASSIGNEE:

ESSELTE SECURITY SYSTEMS AB, (617400), Box 81038, S-104 81 Stockholm,  
(SE), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL)

INVENTOR:

Rothfjell, Eric, Lotsvagen 4, S-952 00 Kalix, (SE)

LEGAL REPRESENTATIVE:

Ortenblad, Bertil Tore (23911), Norens Patentbyra AB Banergatan 73,  
S-11526 Stockholm, (SE)

PATENT (CC, No, Kind, Date): EP 130953 A2 850109 (Basic)

EP 130953 A3 880727

EP 130953 B1 911009

APPLICATION (CC, No, Date): EP 84850199 840620;

PRIORITY (CC, No, Date): SE 833800 830701

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; NL

INTERNATIONAL PATENT CLASS (V7): G06K-019/08; G07F-007/08; B42D-015/02;

ABSTRACT WORD COUNT: 180

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B (English) EPBBF1 328

CLAIMS B (German) EPBBF1 318

CLAIMS B (French) EPBBF1 350

SPEC B (English) EPBBF1 2428

Total word count - document A 0

Total word count - document B 3424

Total word count - documents A + B 3424

...SPECIFICATION be contained in a line code for easy reading by a machine.

On a credit card, for example, the maximum amount per purchase and/or other information, for example, the identification card number of the person, the bank account number, to which the credit card is connected, can be stored in a simple mechanically readable code, for example a line code.  
It...

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15/3,K/3 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)

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01834993 Supplier Number: 24641960  
Proton Reloading Through Mobile Phones  
(Proton World International to allow cardholders to reload value onto their  
cards through their mobile phones)  
Card Fax, v 1999, n 91, p 1  
May 10, 1999  
DOCUMENT TYPE: Electronic Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 199

TEXT:

...can accommodate two smart cards. The first card, in Proton's case, a  
Gemplus Subscriber **Identification** Module (SIM)  
**card**, enables phone customers to  
**connect** to their **banks'** servers. The  
customers punch in their personal **identification**  
**numbers** on the keypads of their phones. The  
**cash** is sent to the second **card**, an  
e-purse card, over the air. Hoping to spur use of their cards, e...

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15/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

04572348 Supplier Number: 59096288 (USE FORMAT 7 FOR FULLTEXT)  
PHOTON RELOADING THROUGH MOBILE PHONES.(Brief Article)  
CardFAX, v1999, n91, p2  
May 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 199

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...can accommodate two smart cards. The first card, in Proton's case, a  
Gemplus Subscriber **Identification** Module (SIM)  
**card**, enables phone customers to  
**connect** to their **banks'** servers. The  
customers punch in their personal **identification**  
**numbers** on the keypads of their phones. The  
**cash** is sent to the second **card**, an  
e-purse card, over the air. Hoping to spur use of their cards, e...

---

15/3,K/5 (Item 1 from file: 813)  
DIALOG(R)File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.

1226323 CLW005  
Diebold to Implement First Multi-Financial Campus Network at Penn State

DATE: February 11, 1998 09:01 EST WORD COUNT: 509

... providing a smart card system that will allow Penn State University students to use their **identification** cards to link to the **financial institut**ion of their choice. This is the first system that will allow students to add stored...

... able to transfer funds from their checking account to the embedded computer chip on their **identification card** and their campus account. **Value** is transferred by using one of the many **card value** centers located throughout Penn State's 23 campuses. The identification cards can then be used...

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15/3,K/6 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

07059039 Supplier Number: 59096288 (USE FORMAT 7 FOR FULLTEXT)  
PHOTON RELOADING THROUGH MOBILE PHONES.(Brief Article)  
CardFAX, v1999, n91, p2  
May 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 199

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:  
TEXT:  
...can accommodate two smart cards. The first card, in Proton's case, a Gemplus Subscriber **Identification** Module (SIM) **card**, enables phone customers to connect to their **banks'** sewers. The customers punch in their personal **identification numbers** on the keypads of their phones. The **cash** is sent to the second **card**, an e-purse card, over the air. Hoping to spur use of their cards, e...

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17/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
(c) 2010 European Patent Office. All rights reserved.

01069095  
Electronic wallet  
Elektronische Geldbörse  
Portefeuille électronique  
PATENT ASSIGNEE:  
MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,  
(US), (Applicant designated States: all)  
INVENTOR:  
Gutman, Jose, 846 NW 9th Way, Boynton Beach, Florida 33435, (US)

Wright, Jim, 10140 NW 43 Street, Coral Springs, Florida 33065, (US)  
Finkelstein, Louis, 1698 W Ottawa Ct., Wheeling, IL 600690, (US)  
Puhr, Larry, 1231 Fawn Hollow, West Dundee, IL 60118, (US)

LEGAL REPRESENTATIVE:

Morgan, Marc et al (74603), Motorola European Intellectual Property  
Operations, Midpoint, Alencon Link, Basingstoke, Hampshire RG21 7PL,  
(GB)

PATENT (CC, No, Kind, Date): EP 940760 A1 990908 (Basic)

APPLICATION (CC, No, Date): EP 99110343 911107;

PRIORITY (CC, No, Date): US 632714 901224

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE  
RELATED PARENT NUMBER(S) - PN (AN):

EP 564469 (EP 91920125)

INTERNATIONAL PATENT CLASS (V7): G06F-015/16; G06K-001/14; G06F-015/02;  
G07F-007/10

ABSTRACT WORD COUNT: 51

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9936	866
SPEC A	(English)	9936	9028
Total word count - document A			9894
Total word count - document B			0
Total word count - documents A + B			9894

...SPECIFICATION ATM to perform the financial transaction. Also, the individual is typically required to present a corresponding ATM financial card for identification. Consequently, a financial card for each financial institution must normally be carried on one's person at all times. Lastly, after the transaction...

---

17/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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00510951

ELECTRONIC WALLET

ELEKTRONISCHE GELDBORSE

PORTEFEUILLE ELECTRONIQUE

PATENT ASSIGNEE:

MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,  
(US), (Proprietor designated states: all)

INVENTOR:

GUTMAN, Jose, 846 NW 9th Way, Boynton Beach, FL 33435, (US)

WRIGHT, Jim, 10140 NW 43 Street, Coral Springs, FL 33065, (US)

FINKELSTEIN, Louis, D., 1698 W. Ottawa Ct., Wheeling, IL 60090, (US)

PUHL, Larry, 6 Plum Ct., Sleepy Hollow, IL 60118, (US)

LEGAL REPRESENTATIVE:

Dunlop, Hugh Christopher et al (59551), Motorola, European Intellectual  
Property Operations Midpoint Alencon Link, Basingstoke, Hampshire RG21  
7PL, (GB)

PATENT (CC, No, Kind, Date): EP 564469 A1 931013 (Basic)

EP 564469 A1 940525  
EP 564469 B1 000105  
WO 9211598 920709

APPLICATION (CC, No, Date): EP 91920125 911007; WO 91US7410 911007  
PRIORITY (CC, No, Date): US 632714 901224  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE  
RELATED DIVISIONAL NUMBER(S) - PN (AN):  
EP 940760 (EP 99110343)  
INTERNATIONAL PATENT CLASS (V7): G06F-015/16; G06K-001/14; G06F-015/02;  
G06F-017/00; G06F-157/00; G07F-007/10  
NOTE:

No A-document published by EPO  
LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200001	1906
CLAIMS B	(German)	200001	1738
CLAIMS B	(French)	200001	2119
SPEC B	(English)	200001	9031
Total word count - document A			0
Total word count - document B			14794
Total word count - documents A + B			14794

...SPECIFICATION ATM to perform the financial transaction. Also, the individual is typically required to present a corresponding ATM financial card for identification. Consequently, a financial card for each financial institution must normally be carried on one's person at all times. Lastly, after the transaction...

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17/3,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00383948 \*\*Image available\*\*  
SUBSCRIBER MANAGEMENT SYSTEM AND METHOD  
SYSTEME DE GESTION DES LIGNES D'ABONNES, ET PROCEDE ASSOCIE  
Patent Applicant/Assignee:

TELE-COMMUNICATIONS INC,

Inventor(s):

RIERDEN William,  
GOLLOB David J,  
LOGAN James R,  
DESHAZER Kurt A,  
STODGHILL Scott,  
MUNSIL Wesley E,  
MARUSIN Mark,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9724691 A1 19970710  
Application: WO 96US20125 19961224 (PCT/WO US9620125)  
Priority Application: US 95581732 19951229; US 96714373 19960916

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IS

JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20862

Fulltext Availability:

[Detailed Description](#)

Detailed Description

... addresses, PIN, credit limit,  
account member privileges, credit card number, credit card expiration  
date, credit **card type**, **bank**  
**identifier**, **bank**  
**account number**, customer (by  
a [link](#) to a customer record), and service locations  
(by links to service  
location records).

A service...

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17/3,K/4 (Item 2 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00383944 \*\* Image available\*\*

METHOD AND APPARATUS FOR HIERARCHICAL CONTROL OF A DISTRIBUTED PROCESSING  
NETWORK  
PROCEDE ET DISPOSITIF POUR LA COMMANDE HIERARCHIQUE D'UN RESEAU DE  
TRAITEMENT REPARTI

Patent Applicant/Assignee:  
TELE COMMUNICATIONS INC.

Inventor(s):

LOGAN James R,  
DESHAZER Kurt,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9724687 A1 19970710  
Application: WO 96US20136 19961223 (PCT/WO US9620136)  
Priority Application: US 95581198 19951229

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

RIE IT LU MC NL PT SE BF BJ

CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20014

Fulltext Availability:

[Detailed Description](#)

Detailed Description

... addresses, PIN, credit limit,  
account member privileges, credit card number, credit card expiration  
date, credit **card type**, **bank**  
**identifier**, **bank**  
**account number**, customer (by

a link to a customer record), and service locations  
(by links to service  
location records).

---

17/3,K/5 (Item 3 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00294020  
A METHOD AND APPARATUS FOR DISBIBUTING CURRENCY  
PROCEDE ET APPAREIL DE DISTRIBUTION D'ARGENT

Patent Applicant/Assignee:  
VISA INTERNATIONAL SERVICE ASSOCIATION,  
Inventor(s):

LEVINE Jack,  
BRANDT Priscilla C,  
JACKSON Nydia,  
JOHNSON David L,  
CLARK Helen,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9512169 A1 19950504  
Application: WO 94US11688 19941014 (PCT/WO US9411688)  
Priority Application: US 93141772 19931025

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

Publication Language: English

Fulltext Word Count: 5351

Fulltext Availability:

Detailed Description

Claims

Claim

... comprising the following steps:  
generating a plurality of card numbers, each card  
number including an **account number**  
and a **bank identification number**,  
**corresponding to card numbers**  
encoded on a plurality of cards;  
creating a database on a central computer having at  
least a first field for said **bank identification number**,  
a second field for said **account number**,  
a third field for  
customer data, a fourth field for a currency amount, and  
a...comprising the following steps:  
generating a plurality of card numbers, each card  
number including an **account number**  
and a **bank identification number**,  
**corresponding to card numbers**  
encoded on magnetic stripes on a plurality of cards;  
printing a visible serial number...

customer data, and a fourth field for a currency amount, said **bank identification number** and said **account numbers** being loaded into said database, leaving said third and fourth fields blank, and a fifth...

---

17/3,K/6 (Item 4 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00214382 \*\*Image available\*\*

ELECTRONIC WALLET  
PORTEFEUILLE ELECTRONIQUE

Patent Applicant/Assignee:  
MOTOROLA INC,

Inventor(s):

GUTMAN Jose,  
WRIGHT Jim,  
FINKELSTEIN Louis D,  
PUHL Larry,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9211598 A1 19920709

Application: WO 91US7410 19911007 (PCT/WO US9107410)

Priority Application: US 90714 19901224

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT BE CA CH DE DK ES FR GB GR IT JP KR LU NL SE

Publication Language: English

Fulltext Word Count: 11010

Fulltext Availability:

Detailed Description

Detailed Description

... ATM to perform the financial transaction. Also, the individual is typically required to present a **corresponding ATM**

**financial card for identification.**

Consequently, a **financial card** for each

**financial institution** must normally

be carried on one's person at all

times. Lastly., after the transaction...

---

17/3,K/7 (Item 5 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00111277

CHECK ISSUING TERMINAL AND METHOD FOR ISSUING CHECKS THEREFROM  
TERMINAL D'EMISSION DE CHEQUES ET PROCEDE D'EMISSION DE CHEQUES A PARTIR DE  
CE TERMINAL

Patent Applicant/Assignee:  
NCR CORP,

Inventor(s):

HORST WILLIAM RICHARD,  
HALE WILLIAM JOEL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 8203485 A1 19821014  
Application: WO 82US393 19820329 (PCT/WO US8200393)  
Priority Application: US 81250370 19810402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

JP DE FR GB

Publication Language: English

Fulltext Word Count: 9641

Fulltext Availability:

Detailed Description

Detailed Description

... entry of  
the code number of the Payee-of the check.

8\* The user's **account number** and  
**associated**  
**bank** are entered via a plastic  
**identification card** (like  
a credit Card), or they may be entered via the keyboard

---

17/3,K/8 (Item 6 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00108018

ELECTRONIC FUNDS TRANSFER AND VOUCHER ISSUE SYSTEM  
SYSTEME ELECTRONIQUE DE TRANSFERT DE FONDS ET D'EMISSION DE RECUS  
Patent Applicant/Assignee:

BENTON W,

Inventor(s):

BENTON W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 8200213 A1 19820121  
Application: WO 81US431 19810402 (PCT/WO US8100431)  
Priority Application: US 80166689 19800702

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

JP DE FR GB SE

Publication Language: English

Fulltext Word Count: 7590

English Abstract

...a system for transferring electronic funds data in lieu of cash  
between vendees and vendors **associated** with a  
sponsoring **financial institution**,  
each vendee is provided with an **identification**  
**card** (40) and a portable electronic device (20) to be  
presented to the vendor upon making...

---

17/3,K/12 (Item 2 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
(c) 2010 Gale/Cengage. All rights reserved.

01447171 Supplier Number: 24111887 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
INDIANA FIRM'S SMART CARD HELPS INSURERS PROCESS, RESOLVE CLAIMS  
(RealMed Corp develops smart card that enables insurers to process and  
resolve health insurance claims within minutes)  
Indianapolis Star and News, p N/A  
December 10, 1997  
DOCUMENT TYPE: Regional Newspaper (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 513

ABSTRACT:  
...carried and services the plan pays for. The data cannot be accessed  
without a personal **identification  
number**. The **card** can be  
**linked to a bank** account, credit  
card or medical savings account so patients can pay their portion of the...

---

17/3,K/13 (Item 1 from file: 275)  
DIALOG(R)File 275: Gale Group Computer DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

01680675 SUPPLIER NUMBER: 15359816 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Postal Service, IRS developing national identity cards; Clinton may give  
ok. (details outlined at April 1994 CardTech/Secure Tech Conference in  
Crystal City, Virginia)  
Ratcliffe, Mitch  
PC Week, v11, n18, p1(2)  
May 9, 1994  
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 568 LINE COUNT: 00047

... President Clinton is also considering signing a pair of executive  
orders that would facilitate the **connection** of  
individuals' **bank** accounts and federal records to a  
government **identification card**. White  
House officials declined to comment.

The Postal Service's U.S. Card would use...

---

17/3,K/16 (Item 3 from file: 621)  
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)  
(c) 2010 Gale/Cengage. All rights reserved.

02131702 Supplier Number: 55284262 (USE FORMAT 007 FOR FULLTEXT)  
Diebold Announces the Acquisition of Pioneer Systems.  
PR Newswire, p0621  
July 28, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 386

(USE FORMAT 007 FOR FULLTEXT)

ABSTRACT:

TEXT:

...acquisition of Pioneer Systems, Inc., a company specializing in the development and operation of campus **ID** **card**-related interfaces to financial institutions. Pioneer Systems developed and operates the first "Open Banking" system that allows students, faculty and staff to **link** to an existing account at a participating **financial institution** to their university **identification card**. Implemented in August 1998 at Penn State University, the system currently offers services to more...

---

17/3,K/19 (Item 3 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

04378656 Supplier Number: 55130983 (USE FORMAT 7 FOR FULLTEXT)  
Technology: Body Part IDs Still Have Growing Pains.  
Bank Network News, pITEM99193003  
June 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1103

... a niche market biometrics future, like at check-cashing terminals where the unbanked use no **debit cards**

Biometrics **identification** is still in its infancy compared with the PIN-based system of consumer identification with EFT transactions. When EFT networks switch a card-based transaction, they have databases linking PINs and **bank identification numbers** to **banks** to route the transactions from nearly any terminal consumers use. Such databases of biometrics scans...

---

17/3,K/20 (Item 4 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

01273355 Supplier Number: 41391384 (USE FORMAT 7 FOR FULLTEXT)  
LIMITED-PURPOSE NATIONAL ID CARD THOUGHT MOST LIKELY WAY TO IDENTIFICATION SYSTEM  
Card News, v5, n12, pN/A  
June 18, 1990  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1722

... remedies," he said. The federal advisory commission declined to endorse the concept of a national **identification card**.

Congress, in enacting the 1986 immigration law, put special language in the act explicitly disavowing any attempt or intent to create a national **ID card**.

"While our nation has hesitated about an effective national identification system, federal agencies, state governments, private companies have created specialized **identification** systems of their own **linked** to vast **banks** of data about millions of individual citizens," Simcox said.

Although drivers' licenses are issued by the states with relatively few security precautions, they have become a de facto national **ID card**. Licenses are so much in demand for various transactions in the marketplace that many states...

---

17/3,K/27 (Item 5 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

06458509 Supplier Number: 55130983 (USE FORMAT 7 FOR FULLTEXT)  
Technology: Body Part IDs Still Have Growing Pains.  
Bank Network News, pITEM99193003  
June 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1103

... a niche market biometrics future, like at check-cashing terminals where the unbanked use no **debit cards**

Biometrics **identification** is still in its infancy compared with the PIN-based system of consumer identification with EFT transactions. When EFT networks switch a card-based transaction, they have databases **linking** PINs and **bank identification numbers** to **banks** to route the transactions from nearly any terminal consumers use. Such databases of biometrics scans...

---

17/3,K/28 (Item 1 from file: 160)  
DIALOG(R)File 160: Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rights reserved.

00908554  
NCR has developed a check-dispensing terminal that may be used in stores by purchasers who want to draw on their bank accounts for payment.  
New York Times May 28, 1983 p. 22

The terminal will have an **identification card reader**, a handwriting **identifier** and a **bank connection** to disclose the monetary balance. There is a keyboard for designating the sum of the...

---

17/3,K/32 (Item 4 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

07257129 SUPPLIER NUMBER: 15359816 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Postal Service, IRS developing national identity cards; Clinton may give  
ok. (details outlined at April 1994 CardTech/Secure Tech Conference in  
Crystal City, Virginia)  
Ratcliffe, Mitch  
PC Week, v11, n18, p1(2)  
May 9, 1994  
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 568 LINE COUNT: 00047

... President Clinton is also considering signing a pair of executive  
orders that would facilitate the **connection** of  
individuals' **bank** accounts and federal records to a  
government **identification card**. White  
House officials declined to comment.

The Postal Service's U.S. Card would use...

---

17/3,K/33 (Item 5 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

04605321 SUPPLIER NUMBER: 08578022 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Limited-purpose national ID card thought most likely way to identification  
system.  
Seldenberg, John P.; Mseka, Ayo I.  
Card News, v5, n12, p5(4)  
June 18, 1990  
ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1858 LINE COUNT: 00150

... remedies," he said.  
The federal advisory commission declined to endorse the concept of a  
national **identification card**.  
Congress, in enacting the 1986 immigration law, put special language in the  
act explicitly disavowing any attempt or intent to create a national  
**ID card**.

"While our nation has hesitated about an effective national  
identification system, federal agencies, state governments, private  
companies have created specialized **identification**  
systems of their own **linked** to vast  
**banks** of data about millions of individual citizens,"  
Simcox said.

Although drivers' licenses are issued by the states with relatively  
few security precautions, they have become a de facto national  
**ID card**. Licenses are so much in  
demand for various transactions in the marketplace that many states...

---

17/3,K/37 (Item 4 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

06884924 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Income Tax Stumbling Blocks May Bring More Rate Cuts in China  
CHINA ONLINE  
August 24, 1999  
JOURNAL CODE: WCON LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 310

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a lot of preparatory work. Because the system requires a nexus between an individual's **identity card**, tax number and **account number**, **banks** should be **connected** with taxation, insurance and medical care departments through computer networks.

This is definitely a gigantic...

---

17/3/K/38 (Item 5 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

06425957 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Diebold Announces the Acquisition of Pioneer Systems  
PR NEWSWIRE  
July 28, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 403

...acquisition of Pioneer Systems, Inc., a company specializing in the development and operation of campus **ID card**-related interfaces to financial institutions. Pioneer Systems developed and operates the first "Open Banking" system that allows students, faculty and staff to **link** to an existing account at a participating **financial institution** to their university **identification& It;/ B> card**. Implemented in August 1998 at Penn State University, the system currently offers services to more...

---

17/3/K/39 (Item 1 from file: 625)  
DIALOG(R)File 625: American Banker Publications  
(c) 2008 American Banker. All rights reserved.

0009741  
MasterCard Will Shrink Logo On Face; Visa Considering Same: Moves Would Allow Banks More Space for Identification  
American Banker - September 2, 1982, Thursday; Pg. 1  
WORD COUNT: 1,010

BYLINE:  
By ROBERT TRIGAUX

TEXT:  
... and Visa's possible announcement -- to offer design changes are the result of a maturing **identification** of the **bank card association**< / B& identity in the retail card

**and payment systems marketplace.**

**Such flexibility of design also may give many member banks a...**

---

17/3/K/41 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00364838 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Body part IDs still have growing pains

Anonymous

Bank Network News, v18, n2, p1.4, Jun 9, 1999 DOCUMENT TYPE: Newsletter

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01097

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... a niche market biometrics future, like at check-cashing terminals where the unbanked use no debit cards

Biometrics identification is still in its infancy compared with the PINbased system of consumer identification with EFT transactions. When EFT networks switch a card-based transaction, they have databases linking PINs and bank identification numbers to banks to route the transactions from nearly any terminal consumers use.

Such databases of biometrics scans...

#### **IV. Text Search Results from Dialog**

##### **A. Abstract Databases**

**show files**

File 350:Derwent WPIX 1963-2010/UD=201013

(c) 2010 Thomson Reuters

File 347:JAPIO Dec 1976-2009/Oct(Updated 100129)

(c) 2010 JPO & JAPIO

File 35:Dissertation Abs Online 1861-2010/Jan

(c) 2010 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 65:Inside Conferences 1993-2010/Feb 25

(c) 2010 BLDSCL all rts. reserv.

File 2:INSPEC 1898-2010/Feb W2

(c) 2010 The IET

File 474:New York Times Abs 1969-2010/Feb 25

(c) 2010 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec

(c) 2010 The HW Wilson Co.

File 34:SciSearch(R) Cited Ref Sci 1990-2010/Feb W2

(c) 2010 The Thomson Corp

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
 (c) 2006 The Thomson Corp  
 File 169:Insurance Periodicals 1984-1999/Nov 15  
 (c) 1999 NILS Publishing Co.  
 File 6:NTIS 1964-2010/Feb W5  
 (c) 2010 NTIS, Intl Cpyrght All Rights Res  
 File 63:Transport Res(TRIS) 1970-2010/Jan  
 (c) fmt only 2010 Dialog  
 File 8:El Compendex(R) 1884-2010/Feb W2  
 (c) 2010 Elsevier Eng. Info. Inc.  
 File 14:Mechanical and Transport Engineer Abstract 1966-2010/Jan  
 (c) 2010 CSA.  
 File 7:Social SciSearch(R) 1972-2010/Feb W3  
 (c) 2010 The Thomson Corp  
 File 139:EconLit 1969-2010/Feb  
 (c) 2010 American Economic Association

? ds

Set Items Description  
 S1 439204 (CARD OR GIFTCARD? ? OR GIFT()(CARD? ? OR CERTIFICATE OR V-  
 OUCHER OR CARD OR NEGOTIABLE()INSTRUMENT? ?) OR (HOLDING OR S-  
 TORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE(-  
 )(PAY OR PAID)))(FUND? ? OR ACCOUNT? ? OR CARD? ?)  
 S2 30313 S1(3N)(IDENTIFIER OR IDENTIFIER? ? OR ID OR IDENTIFICATION  
 OR IDENTIT?)  
 S3 4177 (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)())(IN-  
 STITUTION? ? OR ENTITY OR ENTITIES)(7N)((IDENTIF? OR ACCOUNT-  
 )(NUMBER? ? OR ACCOUNTNUMBER OR IDENTIFICATION?? OR IDENTIFI-  
 ER??)  
 S4 452 S3(7N)(LINK? OR CONNECT? OR MAP? OR CORRESPOND? OR ASSOCIA-  
 T?)  
 S5 23963 S1(7N)(REDEEMED OR REDEMPTION OR REDEEMING OR COLLECT OR R-  
 ECEIVE?? OR RECOVERY OR RETRIEVING)  
 S6 25449 S1(7N)(VALUE OR AMOUNT OR MONEY OR MONIES OR CASH)  
 S7 21033 AU=(WALKER, J? OR WALKER J? OR WALKER(2N)J? OR TEDESCO, D?  
 OR TEDESCO D? OR TEDESCO(2N)D? OR JORASCH, J? OR JORASCH J? OR  
 JORASCH(2N)J? OR LECH, R? OR LECH R? OR LECH(2N)R? OR JINDAL,  
 S? OR JINDAL S? OR JINDAL(2N)S?)  
 S8 28 S7 AND S2  
 S9 0 S8 AND S3  
 S10 0 S8 AND S4  
 S11 36 S7 AND S5  
 S12 13 S11 AND S6  
 S13 8 S12 AND S2  
 S14 744 S2 AND S3  
 S15 71 S14 AND S4  
 S16 21 S15 AND S5  
 S17 22 S15 AND S6  
 S18 33 S16 OR S17  
 S19 5 S18 NOT AY>1997  
 S20 11 S15 NOT AY>1997  
 S21 6 S20 NOT S19  
 S22 11 S19 OR S21

t/3,k/all

22/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0009922105 - Drawing available  
WPI ACC NO: 2000-222302/200019  
XRPX Acc No: N2000-166403  
Channel bank with removable processorless U-BRITE cards for integrated  
service digital network communication  
Patent Assignee: ADTRAN INC (ADTR-N)  
Inventor: TOTH R J  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 6018529 A 20000125 US 1996722367 A 19960927 200019 B

Priority Applications (no., kind, date): US 1996722367 A 19960927

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
US 6018529 A EN 12 6

Alerting Abstract ...to execute communication control software. A card  
slot decoder identifies card slots of U-BRITE card  
corresponding to the **identification** of input/output  
ports. An INDEPENDENT CLAIM is also included for configuring channel bank  
for...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...said plurality of digital communication circuit cards, and wherein said  
control processor of said channel <B> bank controller card  
is configured to **map** the  
**identification of an** input/output  
port **thereof** into a respective  
portion of address space of memory employed by said control processor, said  
respective portion...

...which is operative to identify a respective card slot containing said  
digital communication circuit card in accordance with  
the **identification** of said **input**  
**/output port.**

---

22/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0008641533 - Drawing available  
WPI ACC NO: 1998-178869/199816  
Related WPI Acc No: 2000-637301; 2001-502207  
XRPX Acc No: N1998-141574  
Prescheduled activity validation method with prepayment of monies -  
eliminating paper tickets by storing prepayment and reservation data in

central data **bank**, and issuing individual **identification card** with stored number **corresponding** to individual

Patent Assignee: PUGLIESE A V (PUGL-I)

Inventor: GOHEEN J R

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5724520	A	19980303	US 199374072	A	19930608	199816 B
			US 1994342658	A	19941121	

Priority Applications (no., kind, date): US 199374072 A 19930608; US 1994342658 A 19941121

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5724520	A	EN	9	3	Continuation of application US 199374072

...eliminating paper tickets by storing prepayment and reservation data in central data **bank**, and issuing individual **identification card** with stored number **corresponding** to individual

Alerting Abstract ...is accessed from the individual. Reservation and prepayment data are stored in a central data **bank**, and a plastic **identification card** is issued to the individual. The **card** contains a stored **identification** number corresponding to the individual. The **identification card** is used at predetermined locations to verify the reservation and prepayment data stored in the...

...prepayment data of the individual are deleted after the individual completes the activity. The same **identification card** is used for additional prescheduled activities without the need for a new **identification card** prior to each activity. This is because the stored number continues to identify a particular...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...the individual; storing reservation and prepayment data in a central data bank; issuing a plastic **identification card** to the individual, the **card** having stored thereon **only an identification number** corresponding to the individual; using the **identification card** at predetermined locations to verify the reservation and prepayment data **stored** in the central data **bank** for the pre-scheduled activity, the **identification card** being used for **automatic** validation at the predetermined locations to **permit**

the individual to participate in the activity without requiring a paper ticket; anddeleting the reservation...

...individual from the central data bank after the individual completes the activity; whereby the same **identification card** is used over and over again for additional prescheduled activities without the need for either issuing a new **identification card** or ticket or for updating the **identification card** prior to each prescheduled activity because the **identification card** and the number stored thereon **continue to identify a** particular individual after the individual's **reservation** and pre-payment data for a particular activity is deleted from the central data bank.

---

22/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WIPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0007815180 - Drawing available  
WPI ACC NO: 1996-443377/199644  
Related WPI Acc No: 1998-008098; 1999-589484  
XRPX Acc No: N1996-373300

Incentive award program implementation system for debit card system - in which participants obtain products and services as awards from authorised merchants who are part of incentive award program, and communicate over credit/debit card network

Patent Assignee: MARITZ INC (MARI-N)

Inventor: ASHBY T L; CARRITHERS D C; HUFF L; JACKSON M; JACKSON M F; MCGUIRE K K; RAPP S G; RESCH K A; STONE G L; STOREY WALLER J A; STOREY-WALLER J A

Patent Family (9 patents, 68 countries)

Patent	Number	Kind	Date	Application	Number	Kind	Date	Update
WO 1996029668	A1	19960926	WO 1996US3724	A	19960320	199644	B	
AU 199653161	A	19981008	AU 199653161	A	19960320	199704	E	
EP 815524	A1	19980107	EP 1996909769	A	19960320	199806	E	
MX 214440	B	20030527	WO 1996US3724	A	19960320	200418	E	
			MX 19977051	A	19970917			

Priority Applications (no., kind, date): US 1995408690 A 19950321; WO 1996US3724 A 19960320

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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WO 1996029668	A1	EN	40	7	
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National Designated States,Original: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG

MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GR IE

IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 199653161	A	EN	Based on OPI patent	WO 1996029668
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EP 815524	A1	EN	PCT Application	WO 1996US3724
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			Based on OPI patent	WO 1996029668
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Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT

LI LU MC NL PT SE  
AU 691109 B EN Previously issued patent AU 9653161

BR 199607787 A PT Based on OPI patent WO 1996029668  
PCT Application WO 1996US3724  
JP 11502647 W JA 34 Based on OPI patent WO 1996029668  
PCT Application WO 1996US3724

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...program. A plurality of debit cards (114), each assigned to one participant, having a unique <B> account number corresponding to participant's award account. A bank filter processor (116) accesses program data including data identifying the authorized unique account numbers of the participants, the authorized...  
...program. A plurality of debit cards (114), each assigned to one participant, having a unique account number corresponding to participant's award account. A bank filter processor (116) accesses program data including data identifying the authorized unique account numbers of the participants, the authorized merchants (108) and the balance in each participant's award

...  
...to the following transaction data: the card account number initiating the transaction, the initiating merchant identification data regarding the amount of the initiated transaction. The filter processor generates validating data for the transaction when an

22/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0007404509 - Drawing available  
WPI ACC NO: 1996-011130/199601  
XRPX Acc No: N1996-009545

Authorising transactions for distributed currency or purchasing goods and services - receiving authorisation request over telephone from remote point-of-sale terminal and processing received request using database

customised to business user to establish business's hierarchical structure

Patent Assignee: VISA INT (VISA-N); VISA INT SERVICE ASSOC (VISA-N)

Inventor: GOODMAN L M; LANGHANS S; SHAPIRO S; SHAPIRO S L

Patent Family (5 patents, 63 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1995031789	A1	19951123	WO 1995US5800	A	19950510	199601 B
US 5500513	A	19960319	US 1994241106	A	19940511	199617 E
AU 199525459	A	19951205	AU 199525459	A	19950510	199620 E
US 5621201	A	19970415	US 1994241106	A	19940511	199721 E

US 1996597050 A 19960205  
CA 2190154 C 20001212 CA 2190154 A 19950510 200103 E  
WO 1995US5800 A 19950510

Priority Applications (no., kind, date): US 1994241106 A 19940511; US 1996597050 A 19960205

Patent Details

Number Kind Lan Pg Dwg Filing Notes  
WO 1995031789 A1 EN 44 11

National Designated States,Original: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TT UA UG UZ VN

Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ UG

US 5500513 A EN 20 11

AU 199525459 A EN Based on OPI patent WO 1995031789

US 5621201 A EN 19 11 Continuation of application US 1994241106

Continuation of patent US 5500513

CA 2190154 C EN PCT Application WO 1995US5800  
Based on OPI patent WO 1995031789

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...comprising the following steps: generating a plurality of card numbers, each card number including an <B> account

**number and a**

**bank identification**

**number (BIN),**

**corresponding to card numbers encoded**

on a plurality of cards; creating a database on a central computer having

...

...position of an individual account number; means, in said central

computer, for determining, from a **received**

**card number**, a location of said database; means, in said

central computer, for **determining**,

from the account number in said

**received card** number, the hierachial

authorization tests applicable to said **received** account

number; and means, in **said central**

computer, for applying said hierachial tests to a

**received debit amount. >**

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22/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350; Derwent WIPIX

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0002452282

WPI ACC NO: 1982-B2652E/198205

Electronic monetary transfer system - uses portable unit for each customer to enter transaction data receive sales voucher and print transaction verification on voucher

Patent Assignee: BENTON W M (BENT-I)

Inventor: BENTON W M

Patent Family (3 patents, 6 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1982000213	A	19820121	WO 1981US431	A	19810402	198205 B
EP 55713	A	19820714	EP 1981901423	A	19810402	198229 E
US 4341951	A	19820727	US 1980166689	A	19800702	198232 E

Priority Applications (no., kind, date): US 1980166689 A 19800702

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1982000213	A	EN	39		

National Designated States,Original: JP

Regional Designated States,Original: DE FR GB SE

EP 55713 A EN

Regional Designated States,Original: DE FR GB SE

Alerting Abstract ...includes a fixed unit for generating credit data to be provided to member vendees, an **identification card** carried by each vendee, vouchers carried by member vendors for recording purchase amounts, and a...

...Each unit also has an inlet for receiving an edge of the **identification card** and a magnetic head for reading data recorded on the **card**. A second inlet **receives** vouchers prepared by the vendor and printing rolls to print a series of encoded bands...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...a system for transferring electronic funds data in lieu of cash between vendees and vendors <B>associated with a sponsoring **financial institution**, each vendee is provided with an **identification card** (40) and a portable electronic device (20) to be presented to the vendor upon making...

...The portable electronic device contains a first inlet (38) for receiving an edge of the **identification card**. A magnetic head (44) reads data recorded on the card to turn the device on...

...a system for transferring electronic funds data in lieu of cash between vendees and vendors **associated** with a sponsoring **financial institution**, each vendee is provided with an **identification card** (40) and a portable electronic device (20) to be presented to the vendor upon making...

...The portable electronic device contains a first inlet (38) for receiving an edge of the **identification card**. A magnetic head (44) reads data recorded on the card to turn the device on...

...to support the purchase, the account balance stored in memory is debited by the purchase **amount** during a voucher printing cycle.

The **identification card** and associated electronic device can be used in environments other than funds

data transfer, e...

Claims:

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22/3,K/10 (Item 1 from file: 14)

DIALOG(R)File 14: Mechanical and Transport Engineer Abstract

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0001927349 IP ACCESSION NO: 200808-61-1365974

Electronic funds transfer and voucher issue system

Benton, William M

, USA

PUBLISHER URL:

<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netah>

ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=43  
41951.PN.&OS=pn/4341951&RS=PN/4341951

DOCUMENT TYPE: Patent

RECORD TYPE: Abstract

LANGUAGE: English

FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

**ABSTRACT:**

... a system for transferring electronic funds data in lieu of cash between vendees and vendors **associated** with a sponsoring **financial institution**, each vendee is provided with an **identification card** and a portable electronic device to be presented to the vendor upon making a purchase...

...amount. The portable electronic device contains a first inlet for receiving an edge of the **identification card**. A magnetic head reads data recorded on the card to turn the device on if...

...to support the purchase, the account balance stored in memory is debited by the purchase **amount** during a voucher printing cycle. The **identification card** and associated electronic device can be used in environments other than funds data transfer, e...

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